

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re Application of:
Sheyda Mostowfi

Serial No.:
10/715,014

Filed:
November 17, 2003

For:
Debt Collecting and Financing Method

Group Art Unit:
3692

Examiner:
Graham, Clement B.

Docket No.:
821922-1010

/CG/

Do not Enter

SECOND RESPONSE

10/23/08

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

C GRAHAM 10/18/08 DO NOT ENTER AMENDMENT

Sir:

Applicant submits the following amendments and remarks to the non-final Office Action mailed from the United States Patent and Trademark Office on April 29, 2008 (Paper No. 20080415).

AUTHORIZATION TO DEBIT ACCOUNT

It is not believed that additional fees are required, beyond those which may otherwise be provided for in the documents accompanying this paper. However, in the event that additional fees are necessary to allow consideration of this paper, such extensions are hereby petitioned under 37 C.F.R. §1.136(a), and any fees required (including fees for net additions of claims) are hereby authorized to be charged to 20-0078.